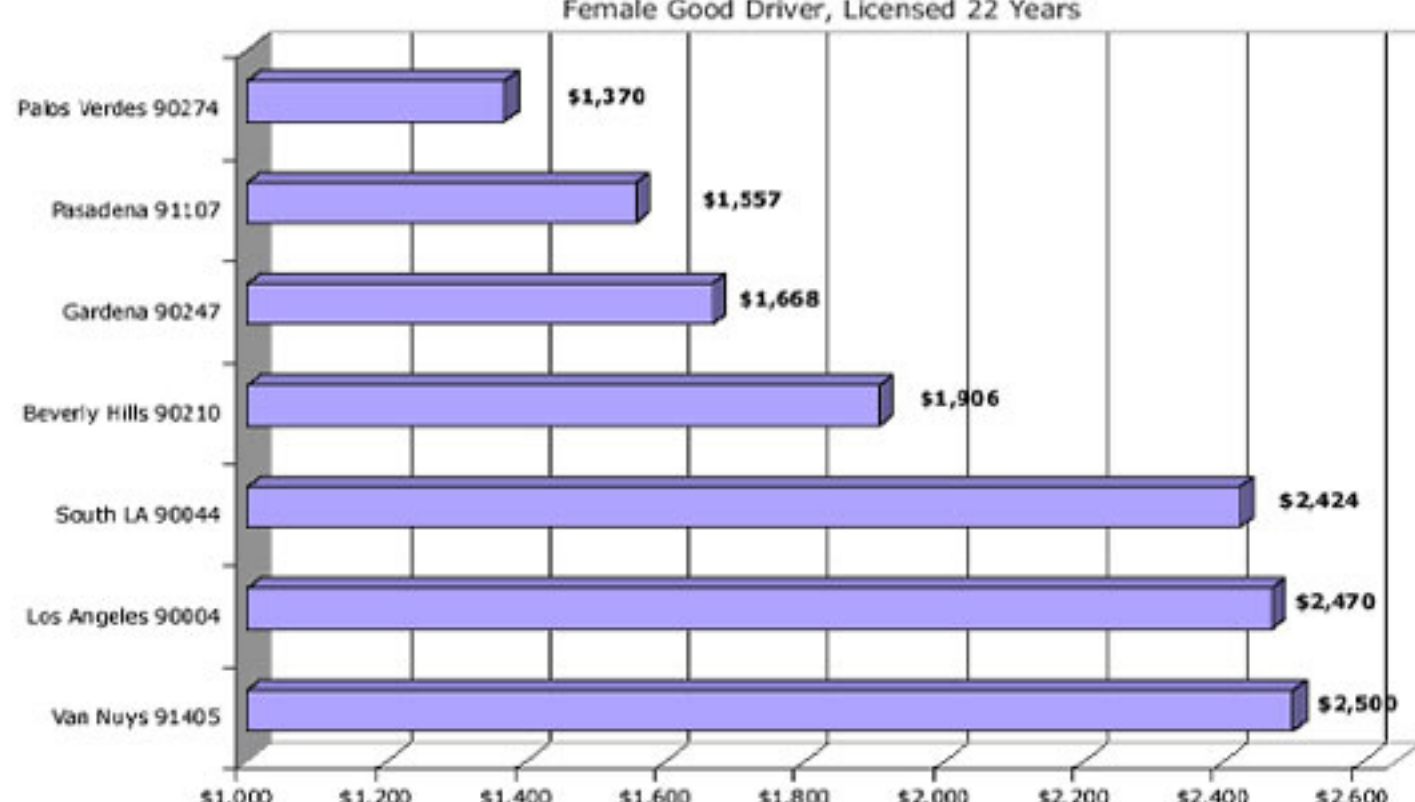


NEWSLETTER

Assemblymember Mark Ridley-Thomas, Chair, Democratic Caucus

Where You Live Determines What You Pay

Premiums for Standard, Full Coverage with Farmers Insurance
Female Good Driver, Licensed 22 Years



Ridley-Thomas Lauds Major Breakthrough in 20-Year Struggle Against Auto Insurance Redlining

Mark Ridley-Thomas praised state Insurance Commissioner John Garamendi for his work to reform auto insurance rates and the Automobile Club of Southern California for its plans to base automobile insurance rates on a motorist's driving record and total miles driven per year rather than where a driver lives.

Mr. Ridley-Thomas said, "Auto Club CEO Tom McKernan and the Board of Directors of the Automobile Club of Southern California are to be applauded for making a strong move away from territorial rates for auto insurance and taking an aggressive industry step toward rates based predominantly on a driver's record behind the wheel and how many miles they drive."

"The Auto Club is taking an eraser to the insurance red line that had been drawn around urban communities in our state. The death of territorial rates is 20-years overdue. I call on all of the other companies offering auto insurance policies in California to follow the Auto Club's lead. John Garamendi should be commended for battling to fully enforce Proposition 103 and bring an end to zip code-based rates in auto insurance," he said.

Mr. Ridley-Thomas has long been a strong opponent of territorial rates for auto insurance policies. As a member of the State Assembly, he authored AB 1181, the 'Stop the

Insurance Rip-off' bill that was signed into law by Governor Gray Davis in 2003.

The law requires automobile insurers to provide rate information to new and renewing policyholders, including estimated annual mileage driven, years of driving experience, vehicle use, zip code where vehicle is garaged, and driver- and vehicle-related discounts. The law also required insurers to disclose to policyholders any traffic convictions and at-fault accidents that factored into their auto insurance rates.

In 1994, Mr. Ridley-Thomas authored an auto insurance anti-redlining ordinance as a member of the Los Angeles City Council and fought insurance redlining as executive director of the Southern Christian Leadership Conference, Los Angeles Chapter.

In 1988, he organized voter registration and Get Out The Vote activities in South Los Angeles to pass Proposition 103. In 1985, he was a plaintiff with the City of Compton and American Civil Liberties Union in a lawsuit filed against insurance companies to ban the practice of auto insurance redlining.

For more information, please log on to:
www.insurance.ca.gov

Ridley-Thomas, ADEC and AARP Host 'Scam Stoppers' to Help Senior Citizens Combat Con Artists



State contractors board employees team up to alert senior citizens to home improvementscams.

Mark Ridley-Thomas and members of the 48th Assembly District Empowerment Congress (ADEC) joined AARP, Older Adult Services and Information System (OASIS), California Elder Care Initiative and Contractors State License Board for a program to empower senior citizens to defend themselves against consumer fraud, scams and predatory lending.

More than 200 senior participants attended the three-hour 'Scam Stoppers' consumer protection event at the Ahmanson Senior Center in Exposition Park. Seniors were told how to avoid identity theft, home improvement and repair scams, and telephone con artists.

Representatives from the California Department of Consumer Affairs, Public Utilities Commission, Federal Trade Commission and LAPD officers discussed the latest scams targeting seniors in the Los Angeles.

For more information, please log on to: www.cslb.ca.gov

Sylvia Thomas Volunteer Center Opens in South Los Angeles



Assembly members Mark Ridley-Thomas and Karen Bass perform ribbon-cutting for Community Coalition's new Sylvia Thomas Volunteer Center.

Mark Ridley-Thomas addressed 300 Community Coalition members and South L.A. area residents as guest speaker at the grand opening of the Sylvia Thomas Volunteer Center at 8101 South Vermont Avenue.

The Sylvia Thomas Volunteer Center is a multi-purpose meeting space for Community Coalition volunteer programs, leadership training, technology classes, and social meetings. The community center is named in honor of Sylvia Thomas (1898-1997), grandmother of Mark Ridley-Thomas.

Community Coalition members work to combat crime, stop new liquor stores and shutdown motels allowing prostitution and drug dealing. In 1989, Mr. Ridley-Thomas served as inaugural chairperson of the Community Coalition for Substance Abuse Prevention and Treatment's Board of Directors.

For more information, please log on to:
www.ccsapt.org



State Budget Lowers Community College Student Fees

"Community college students can breathe a sigh of relief," Assembly Democratic Caucus Chair Mark Ridley-Thomas said. "The 2006-2007 state budget cuts community college student fees from \$26 per unit to \$20 per unit and funds enrollment growth," he added.

Ridley-Thomas said student fee increases for UC and CSU students were also held in check for the first time in four years. "The Governor's proposed college fee hikes were a tax on working class families and students struggling to afford a college education. Community College fees were a huge concern of 48th Assembly District Empowerment Congress members at their Budget Summit in January," he said.

Academic preparation programs were fully funded this year to encourage hard working students to pursue their dream of a college education. "We provided \$11.9 million to increase the maximum funds allowed under the Cal Grant program for private university students. Cal Grant award recipients will see maximum grants rise from \$8,322 to \$9,708, Ridley-Thomas said.

For a complete rundown on the FY 2006-2007 State Budget, log on to: <http://govbud.dof.ca.gov/home.htm>.